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<b>State:</b>	Arkansas	<b>Filing Company:</b>	Life Insurance Company of the Southwest
<b>TOI/Sub-TOI:</b>	L08 Life - Other/L08.000 Life - Other		
<b>Product Name:</b>	LSW Informational Filing - Valuation Interest Rate		
<b>Project Name/Number:</b>	LSW Informational Filing - Valuation Interest Rate/		

## Filing at a Glance

Company:	Life Insurance Company of the Southwest
Product Name:	LSW Informational Filing - Valuation Interest Rate
State:	Arkansas
TOI:	L08 Life - Other
Sub-TOI:	L08.000 Life - Other
Filing Type:	Form
Date Submitted:	12/03/2012
SERFF Tr Num:	NALF-128788018
SERFF Status:	Closed-Accepted For Informational Purposes
State Tr Num:	
State Status:	Closed-Accepted for Informational Purposes
Co Tr Num:	
Implementation	On Approval
Date Requested:	
Author(s):	Susan Carey, Michelle Goodwin, Susan Sawyer, Jessica Zelich
Reviewer(s):	Linda Bird (primary)
Disposition Date:	12/05/2012
Disposition Status:	Accepted For Informational Purposes
Implementation Date:	
State Filing Description:	

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Life Insurance Company of the Southwest
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## General Information

Project Name: LSW Informational Filing - Valuation Interest Rate	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 12/05/2012
	State Status Changed: 12/05/2012
Deemer Date:	Created By: Michelle Goodwin
Submitted By: Jessica Zelich	Corresponding Filing Tracking Number:

### Filing Description:

RE: Informational Filing – Maximum Valuation Interest Rate

Life Insurance Company of the Southwest  
NAIC No. 0634-65528  
FEIN No. 75-0953004

This is an informational filing to acknowledge a change in the maximum valuation interest rate for life insurance policies issued in 2013.

The maximum valuation interest rate for the purpose of computing reserves on policies with a guarantee duration greater than 20 years will decrease from 4.0% to 3.5% effective January 1, 2013.

Below is a list of all policies affected by this change, their approval dates and tracking numbers.

Indexed Flexible Premium Adjustable Benefit Life Insurance Policies, 8973AR(0911) & 8974AR(0911), 9/1/11, NALF-127345577

Flexible Premium Adjustable Benefit Life Insurance Policies, 8514AR(0707) & 8515AR(0707), 9/24/07, N/A

Indexed Flexible Premium Adjustable Benefit Life Insurance Policies, 8593AR(0708) & 8594AR(0708), 4/3/08, NALF-125556689

Flexible Premium Adjustable Benefit Life Insurance Policies, 8796AR(0210) & 8797AR(0210), 2/1/10, NALF-126395119

Indexed Flexible Premium Adjustable Benefit Survivorship Life Insurance Policies, 8935AR(0511) & 8936AR(0511), 6/20/11, NALF-127066694

Equity-Indexed Flexible Premium Adjustable Benefit Life Insurance Policies, 8212AR(0305) & 8734AR(0709), 5/3/05 & 5/20/09, N/A & 42415

Whole Life Insurance Policies, 20064AR(0512) & 20065AR(0212), 7/27/12, NALF-128413843

Flexible Premium Adjustable Benefit Life Insurance Policies, 8640AR(0708), 8/25/08, N/A

A separate filing has been made to our subsidiary company National Life Insurance Company, SERFF Tracking NALF-128788015.

We appreciate your consideration of this submission. If you have any questions, I may be reached by telephone (collect) at

**State:** Arkansas  
**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other  
**Product Name:** LSW Informational Filing - Valuation Interest Rate  
**Project Name/Number:** LSW Informational Filing - Valuation Interest Rate/

**Filing Company:** Life Insurance Company of the Southwest

802/229-7110, by E-mail at JZelich@NationalLife.com, or by Fax at 802/229-3743.

## Company and Contact

### Filing Contact Information

Jessica Zelich, Support Clerk jzelich@nationallifegroup.com  
National Life Insurance Company 802-229-7110 [Phone]  
Montpelier, VT 05604 802-229-3131 [FAX]

### Filing Company Information

Life Insurance Company of the Southwest  
15455 Dallas Parkway  
Suite 800  
Addison, TX 75001  
(214) 638-9316 ext. [Phone]

CoCode: 65528  
Group Code: 634  
Group Name: National Life Group  
FEIN Number: 75-0953004

State of Domicile: Texas  
Company Type:  
State ID Number: 1117

## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? Yes  
Fee Explanation: Texas charges \$50 per informational filing  
Per Company: No

Company	Amount	Date Processed	Transaction #
Life Insurance Company of the Southwest	\$50.00	12/03/2012	65364150

<b>SERFF Tracking #:</b>	NALF-128788018	<b>State Tracking #:</b>	<b>Company Tracking #:</b>
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	12/05/2012	12/05/2012

<b>SERFF Tracking #:</b>	NALF-128788018	<b>State Tracking #:</b>	<b>Company Tracking #:</b>
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## Disposition

Disposition Date: 12/05/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	3rd Party Authorization		Yes
Supporting Document	Actuarial Certification		No

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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	3rd Party Authorization		
Comments:			
Attachment(s):			
Authorization Form.pdf			



October 18, 2012

To Whom It May Concern:

This letter is to authorize **Jessica Zelich**, Support Clerk, of National Life Insurance Company, Montpelier, Vermont, as a **Designated Representative** of Life Insurance Company of the Southwest to submit product filings on their behalf.

All questions and comments regarding this filing should first be addressed to Ms. Zelich. I stand ready, however, to answer for Life Insurance Company of the Southwest directly should that need arise.

Ms. Zelich may be contacted at:

National Life Insurance Company  
One National Life Drive  
Montpelier, Vermont 05604  
Phone: 802-229-7110  
Fax: 802-229-3743

Life Insurance Company of the Southwest thanks you for your consideration in this matter.

Sincerely,

Wade H. Mayo  
President & Chief Executive Officer  
Life Insurance Company of the Southwest



*Wade H. Mayo*

January 13, 2012

To Whom It May Concern:

This letter is to authorize **Stephanie Burmester**, Associate Actuary, of National Life Insurance Company, Montpelier, Vermont, as a **Designated Representative** of Life Insurance Company of the Southwest to submit product filings on their behalf.

All questions and comments regarding this filing should first be addressed to Mrs. Burmester. I stand ready, however, to answer for Life Insurance Company of the Southwest directly should that need arise.

Mrs. Burmester may be contacted at:

National Life Insurance Company  
One National Life Drive  
Montpelier, Vermont 05604  
Phone: 802-229-3433  
Fax: 802-229-7197

Life Insurance Company of the Southwest thanks you for your consideration in this matter.

Regards,

Wade H. Mayo  
President & Chief Executive Officer  
Life Insurance Company of the Southwest

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National Life Group (NLGroup) is a trade name of National Life Insurance Company, Montpelier, VT, Life Insurance Company of the Southwest (LSW), Addison, TX and their affiliates. Each company of NLGroup is solely responsible for its own financial condition and contractual obligations. LSW is not an authorized insurer in New York and does not conduct insurance business in New York.